

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

(Attorney Docket No. 12406US01)

Applicant: Milan Kratka

Serial No. 09/283,781

Filed: April 1, 1999

For: RISK ADJUSTED METHOD
FOR COMPUTING
FINANCIAL DERIVATIVES

Group Art Unit:

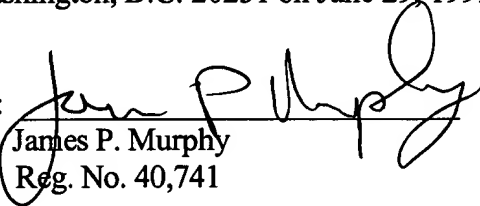
Examiner:



CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, BOX MISSING PARTS, Washington, D.C. 20231 on June 29, 1999.

By:


James P. Murphy
Reg. No. 40,741

**DECLARATION OF ATTORNEY JAMES P. MURPHY
SUPPORTING COMPLETION OF FILING REQUIREMENTS**

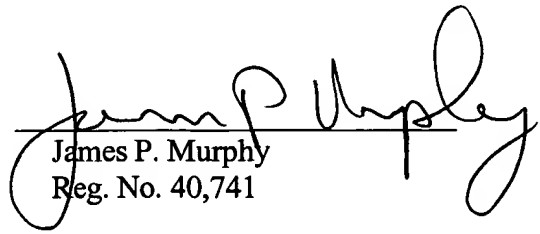
I, James P. Murphy, hereby declare that the present patent application, as identified above in the caption, is the application which the inventor executed on June 29, 1999, by signing the Declaration and Power of Attorney is enclosed herewith.

All statements made herein of my own knowledge are true, and all statements made herein on information and belief are believed to be true. I have been warned that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18 U.S. Code 1001, and may jeopardize the validity of the application or any patent issuing thereon.

Respectfully submitted,

Date: June 29, 1999

By:


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